

What does health care reform mean for **MONTANA'S SMALL BUSINESSES?**

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Tax credits are available to all small businesses if they choose to insure their employees.

- Businesses can get tax credits up to 35 percent of premiums in 2010.
- By 2014, tax credits rise to 50 percent of premiums for businesses with fewer than 25 employees and average wages below \$50,000

Starting in 2010, lifetime caps on all group and individual health insurance plans will be eliminated.

Are all small businesses required to insure their employees?

No. 97 percent of Montana's small businesses have no requirement to offer coverage. (Only businesses with 50 or more full-time employees, are required to offer health insurance coverage.)

What about employees at these small businesses?

Employees who don't have coverage through their job will be able to get affordable coverage through the new exchange markets.

HEALTH CARE REFORM

- ***Ends deductibles and co-pays for preventative care for seniors this year, for everyone by 2018***
- ***Caps out-of-pocket costs***
- ***Stops insurance companies from dropping coverage for illness***
- ***Ends discrimination based on pre-existing conditions***
- ***Allows Americans access to same health care as members of Congress***
- ***Saves hundreds of billions of dollars in the long run***
- ***Includes zero tax increases for 95 percent of Americans***
- ***Strengthens Medicare***
- ***Completely protects veterans' and military benefits***

More information online at: tester.senate.gov/health

**"We're now moving forward to fix our broken health insurance system."
– SENATOR JON TESTER**